Certificate Number: 15317-NJ-DE-037239243

Bankruptcy Case Number: 23-11113



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 7, 2023, at 9:41 o'clock AM PST, Eugene P Finnegan completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: March 7, 2023 By: /s/Madelyn Kotb

Name: Madelyn Kotb

Title: Counselor